

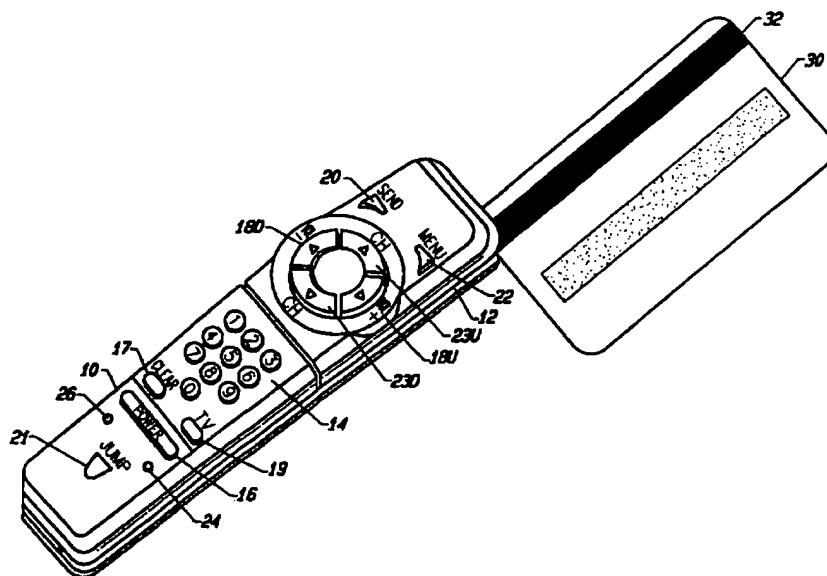
PCT

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## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

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<p>(21) International Application Number: PCT/US97/01244</p> <p>(22) International Filing Date: 5 February 1997 (05.02.97)</p> <p>(30) Priority Data: 08/597,246 6 February 1996 (06.02.96) US</p> <p>(71) Applicant: FCA CORPORATION doing business as FORTE COMMUNICATIONS ASSOCIATES [US/US]; Unit E, 837 Industrial Road, San Carlos, CA 94070 (US).</p> <p>(72) Inventor: ERLIN, Dan; 980 Governors Bay Drive, Redwood City, CA 94065 (US).</p> <p>(74) Agents: BALDWIN, Stephen, E. et al.; Trial &amp; Technology Law Group, Suite 220, 545 Middlefield Road, Menlo Park, CA 94025 (US).</p>		<p>(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, HU, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ARIPO patent (KE, LS, MW, SD, SZ, UG), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).</p> <p><b>Published</b> <i>With international search report.</i></p>

(54) Title: IR TRANSMITTER WITH INTEGRAL MAGNETIC-STRIPE CREDIT CARD READER



## (57) Abstract

A television remote control unit (10) including an IR (infra-red) transmitter with integral magnetic stripe credit card reader for transmitting IR signals to a remote interactive location such as a TV cable remote control box. The remote control unit (10) permits the user to swipe a credit card (30) through the credit card reader so as to generate credit card transaction signals for transmission to the remote interactive locations. The remote control unit (10) can be used in an interactive environment such as a hotel casino, a cable TV home shopping network, or an off track betting (OTB) environment.

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**IR TRANSMITTER WITH INTEGRAL MAGNETIC-STRIPE  
CREDIT CARD READER**

15

**BACKGROUND OF THE INVENTION**

20 The present invention relates to an IR (infra-red) transmitter with integral magnetic-stripe card reader and, in addition, a compatible IR receiver and display for use in an interactive environment, such as, for example, in a hotel casino environment, with a cable TV home shopping network, an off track betting (OTB) environment, or any other financial transaction interactive environment.

25 Commercial reception to interactive environments is greatly increasing at the present time, particularly with respect to financial transaction interactive environments utilizing a magnetic stripe card such a credit card, ATM card, debit card, and other similar type cards. The magnetic stripe embedded on such a financial type of card contains credit line information from a financial institution for a particular user,  
30 together with other identifying information about the user.

As an example, in a cable TV home shopping network, a user must somehow provide credit information from a credit card so as to be able to purchase an item from the home shopping network. In another  
35 environment, a user who wishes to participate in off track betting (OTB)

race track environment must generally have pre-established a credit limit in order to place wagers with the particular race track location.

It would therefore be very desirable to provide a more accurate and faster means and method of permitting a user to directly participate in the interactive environments such as described above.

### **SUMMARY OF THE INVENTION**

It is an object of the present invention to provide an improved television remote control unit for transmitting IR (infra-red) signals to a remote interactive location such as a television or a cable remote control box.

The present invention provides an IR (infra-red) transmitter with an integral magnetic-stripe credit card or ATM card reader, compatible IR receiver, for use in interactive environment, such as, for example, in a hotel casino environment, a cable TV home shopping network, or OTB race track environment. The transmitter unit can be used to control TV functions, as well as transmit financial data read from the magnetic stripe of the card to a receiver that is equipped to receive the data. The unit can be used for interactive games, gambling, movies, or other such interactive events that require payment immediately.

In one preferred embodiment, the remote control unit includes an integral magnetic stripe card reader and a sensor which detects when a financial transaction type magnetic stripe card (e.g., a credit card) is swiped through the reader so as to turn on the power of the unit. With the power on, the reader reads credit card information from the swiped credit card to form credit card information.

The remote control unit also includes a keypad such that a user can enter transaction information for a particular credit card transaction. The unit further includes a processor for processing the credit card information and the transaction information to form IR credit card transaction signals. The remote control unit also includes an IR transmitter for transmitting the IR credit card transaction signals to the remote interactive location.

Other objects, features and advantages of the present invention will become apparent from the following detailed description when taken in

conjunction with the accompanying drawings.

### **BRIEF DESCRIPTION OF THE DRAWINGS**

5           The accompanying drawings, which are incorporated in and form a part of this specification, illustrate embodiments of the invention and, together with the description, serve to explain the principles of the invention:

10           Fig. 1 is a perspective view of one embodiment of an IR transmitter with integral magnetic financial transaction card reader according to the present invention.

          Fig. 2 is a top view of the device of Fig. 1.

          Fig. 3 is a block diagram of the present invention.

15           Fig. 4 is a view of a TV cable box used in conjunction with the credit card reader of Fig. 1.

          Fig. 5 is an alternative embodiment of a credit card reader utilizing a trackball control configuration.

          Fig. 6A-6H are illustrative step by step examples of interactive financial transactions according to the present invention.

20

### **DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS**

25

          Reference will now be made in detail to the preferred embodiments of the invention, examples of which are illustrated in the accompanying drawings. While the invention will be described in conjunction with the preferred embodiments, it will be understood that they are not intended to limit the invention to those embodiments. On the contrary, the invention is intended to cover alternatives, modifications and equivalents, which may be included within the spirit and scope of the invention as defined by the appended claims.

30

          Fig. 1 shows a perspective view of one embodiment of the present invention. The unit 10 is a hand held device, approximately 2" x 7"

35

powered by two internal AA batteries (not shown). The remote control unit 10 of Fig. 1 includes a slot 12 for a built-in financial transaction card reader so as to read card information, from for example, a credit card 30 which is swiped through the unit 10 by a user. The unit 10 includes keys  
5 14 such that a user can enter transaction information for a particular transaction. A control power key 16 is provided to activate the unit 10, although the unit 10 can be activated by the swiping of credit card 30, as will be described later.

Control SEND key 20 provides a send function for transmitting an  
10 IR signal to a remote television or preferably a cable set top box 40, as shown in Fig. 4. A MENU key 22 in Fig. 1 is provided for a menu function as known in the art. The MENU key 22 can transmit signals to a cable set top box 40 and provides the hand held control functions of unit 10 to the cable box 40, as will be described. The TV key 19 is for turning on a  
15 TV such that the remote unit 10 provides a dual function control of a TV set top box (TV remote control) as well as card swiping. The CLEAR key 17 provides a clearing function and the JUMP key 21 provides for a jumping function.

20 When SEND key 20 is depressed, the unit 10 sends infra-red (IR) signals to a television or cable set top box 40 (Fig. 4) that is equipped to receive the data. The channel keys 23U, 23D and volume keys 18U, 18D of Fig. 1 and the corresponding signals activate the controls of a television (e.g. channel up or down, volume up or down). Unit 10 is microprocessor  
25 controlled, with an ASCII look up table in ROM, as will be described.

Unit 10 has a slot 12 on the side where a magnetic striped card 30 embedded with information on stripe 32 can be "swiped", transferring the data which is stored on the magnetic stripe 32 the card 30 to a decoder chip, which then is stored in DRAM (memory). When the card 30 is  
30 inserted in the slot 12 on the side of unit 10, and passes a certain point, the action of the card 30 passing that certain point triggers an opto-electric device or switch that turns on the power of the unit 10.

By turning on the power, data that has been transferred from the magnetic stripe 32 of the card 30 is then decoded into ASCII codes that can  
35 be stored in the memory (Fig. 3) of the unit 10, until such time as the user

depresses send button 20 on the unit 10 to transmit the data to a television or set top cable box 40 (Fig. 4). When the card 30 is swiped through the slot 12 on the side of unit 10, the user is alerted when the information of the magnetic stripe 32 is correctly received by a GREEN LED 24 being illuminated. If the GREEN LED 24 is not illuminated, and the RED LED 26 is illuminated, the user must pass the card through the slot 12 again. This procedure is repeated until the GREEN LED 24 is illuminated. Alternatively, this function could be accomplished by a television set display informing the user whether the card 30 was read correctly.

The television set or cable set top box 40 of Fig. 4 prompts the user to depress a certain key to transfer the information stored in the memory of the unit to the receiver of the television or cable set top box 40 of Fig. 4. The user also is prompted to manually insert PIN (personal identification number) numbers and the amount of the transaction in dollars by using the numeric pad 14 of the unit 10.

In one embodiment, the microprocessor of the hand held device 10 is programmed to "time out" or turn off the batteries of the hand held device 10 after a predetermined period (for example, three minutes). Unlike other magnetic stripe readers and decoders, the unit 10 requires no external power to operate, and functions as television or cable set top box controller as well.

Fig. 2 shows a top view of unit 10 with the slot 12 and IR transmitting device 34, the function of which will be described with respect to Fig. 3.

Fig. 3 shows a block diagram of one preferred embodiment of the present invention. In Fig. 3, the IR Transmitter Unit (51-60) is a hand-held, battery powered unit which collects the user's credit card information, personal identification number (PIN) and the amount of the

transaction and transmits this information to the IR Receiver Unit (51-54) using infrared LED's.

5 The 16-key Keypad (51) contains keys for entering digits: 0-9, and for selecting functions such as TV, MENU, ENTER, and CLEAR. The Keypad (51) interfaces to the Encode Logic Module (52), which autonomously scans the Keypad, detects key presses, debounces and decodes the input from the Keypad (51). The Encode Logic Module (52) then signals the Microprocessor (53) that input is available. The Encode Logic Module (52) holds this input until the Microprocessor (53) reads the input and resets the Encode Logic Module (52).  
10

The Magnetic Card Swipe Reader (57) uses a sensor or switch 66 to detect that a card is being swiped and this in turn is used to signal the Power Supply (58).

15 Whenever a card is swiped, the information on the magnetic strips is read, decoded and error checked. The Swipe Reader (57) sends information to the Decode Logic Module (56) which converts the serial bit stream from the reader into a byte-wide stream for input to the Microprocessor (53). The Decode Logic Module (56) signals the Microprocessor (53) that data is available via both status and interrupt signals.  
20

The Microprocessor (53) stores the information received from the Encode Logic Module (52) and the Decode Logic Module (56) in RAM (54) for further processing. The software to control the operation of the Microprocessor (53) is stored in the ROM (55). The Microprocessor (53) formats the data and sends the data to the IR Transmitter (59).  
25

The information collected by the Microprocessor (53) is formed into packets and transmitted to the IR Receiver Unit 61-64 via a modulated infra-red light beam by the IR Transmitter (59) using a LED (60), which transmits to LED (61) to IR Receiver (62), Host Processor (63), and Display (64).  
30

In some instances, the remote unit 10 could utilize a DES encryption clip 65 for encryption of an IR signal when using an ATM type of financial transaction card.

35 Fig. 4 shows a typical application of the present invention in which a remote unit 10 can be used in conjunction with an interactive network 50,



including a remote cable set top box 40 which is connected by cable 44 to a suitable TV 42, which in turn is connected to an outside cable environment by cable 46. It can be seen that in Fig. 4 a remote control unit 10 according to the present invention could be utilized to interactively communicate with remote control box 40 (as shown) and/or TV 42.

Fig. 5 shows an alternative embodiment 70 of the present invention in which the control function is in the form of a trackball configuration 72.

The alternative embodiment depicted in Fig. 5 includes a POWER key 96 for turning on the power of the television. The control unit 70 in Fig. 5 includes a trackball control element 72 together with the corresponding control keys as in Fig. 1, including the GREEN/RED LED's 104, 106, MENU key 102, ENTER (SEND) key 100, CHANNEL Up/Down keys 103U, 103D, VOLUME Up/Down keys 98U, 98D, TV key 99, CLEAR key 97, and JUMP key 101. In operation in Fig. 5, a credit card 74 with a magnetic stripe 76 would be swiped through slot 92 in a fashion analogous to that of the preferred embodiment of Figs. 1-4 described herein.

In order to more clearly describe the features of the present invention, a detailed illustrative example of a financial interactive transaction will be described in conjunction with Figs. 6A-6H. For purposes of the illustrative example, assume that the description of Fig. 6A-6H are in conjunction with the preferred embodiment shown in Figs. 1-4, together with a suitable display on a television set interactively and remotely connected to the unit 10 of the present invention. Assume further for purposes of the illustrative example, that the system is in connection with an entity known as **Forte Communications Associates Credit Card Entry System** and that the user will be utilizing a suitable credit card, such as American Express, VISA or MasterCard.

In Fig. 6, the TV monitor screen text illustrates to a user that the menu key 22 on the remote control unit 10 of Fig. 1 should be pressed. It should be kept in mind that the remote control unit 10 of Fig. 1 alternatively can control normal TV operation by the user pressing the TV button at any time.

Assuming that the user has pressed menu key 22, Fig. 6B illustrates that the user should be prompted to swipe the card 30 of Fig. 1 through the slot 12 (slot 12 is better seen in Fig. 2). If the card is swiped through the slot 12 on the side of the remote control unit 10 of Fig. 1, a green light indicates a successful read, as indicated in Fig. 6B. If a red light is indicated, the user is prompted that the card 30 could not be read and is prompted to try again. The user points the TV remote control unit 10 at the TV and presses the ENTER button to send the information.

In Fig. 6C, the display prompts the user to examine the credit card information (displayed in the lower left hand corner of Fig. 6C) which indicates the credit card account number, the holder name and the

expiration date of the particular user, which information had been obtained by the swiping of the card 30 through the unit 10 of Fig. 1.

If the displayed information is correct, the user presses the ENTER button to confirm the information, and if not correct, presses the CLEAR button to enter the information again.

Fig. 6D illustrates the system prompting the user to enter a personal identification number (PIN) - up to six digits in one preferred embodiment - using the keys 14, as illustrated in Fig. 1. The user points the TV remote control unit 10 at the TV and presses the ENTER button to send the information.

Fig. 6E illustrates the PIN number information (displayed in the lower right hand corner). If correct, the user presses the ENTER button again to confirm the number. If incorrect, the user presses the CLEAR button to enter the PIN information again.

Fig. 6F illustrates that the system prompts the user to enter the dollar amount of the service, using the remote control unit number pad 14 of Fig. 1. The user points the TV remote control unit 10 at the TV and presses the ENTER button to send the information.

Fig. 6G illustrates the amount of the financial transaction (lower right hand corner). If the correct amount is indicated, the user presses the ENTER button to confirm the amount. If incorrect, the user presses the CLEAR button to enter the transactional information again.

Fig. 6H indicates the completed transaction showing the credit card account information, credit card holder information, credit card expiration date, PIN number, and amount transaction number as being transmitted to, for example, a home shopping network.

It should be clear that other variations of the preferred embodiment of the invention are within the scope of the claims of the present invention.

For example, the interactive and transactional environment can be in addition to a home shopping network, a hotel casino environment, off track betting system, interactive games, movies and any other type of interactive financial event that requires financial credit card type information.

The present invention provides a remote control television unit which is hand held and requires no cord connection to an interactive

location (such as a TV or cable control box), as well as control of the TV/control box (a dual purpose control unit). In one embodiment, the remote control unit is battery operated so that a user could easily enter the required financial transaction information remotely to the interactive environment.

The present invention is for uses where a user wishes to pay for goods or services with a financial transaction type card, such as credit card or an ATM card. In a gambling environment, if a user wishes to be authorized to obtain casino cash, the user brings up the MENU on the screen by pressing the appropriate button and follows the instructions on the screen, which would be analogous to that of Fig. 6A-6H. If the transaction is valid (the card is good) the user can then go to the casino cashier to pick up the cash.

The foregoing descriptions of specific embodiments of the present invention have been presented for purposes of illustration and description. They are not intended to be exhaustive or to limit the invention to the precise forms disclosed, and it should be clear that many modifications and variations are possible in light of the above teaching. For example, the preferred embodiment utilizes a credit card type of financial transaction card. However, other types of financial transaction cards could be utilized as well, such as an ATM card, a debit card, and the like. The embodiments were chosen and described in order to best explain the principles of the invention and its practical application, to thereby enable others skilled in the art to best utilize the invention and various embodiments with various modifications as are suited to the particular use contemplated. It is intended that the scope of the invention be defined by the claims appended hereto and their equivalents.

## CLAIMS

1. A television remote control unit for transmitting IR (infra-red) signals to a remote interactive location, said unit comprising:
- an integral magnetic stripe financial transaction card reader  
5 for reading financial transaction card information from a magnetic stripe of a financial transaction card swiped through said reader to form read card information, card reader including a sensor for detecting when said card is swiped through said reader so as to turn on the internal power of said unit;
- keypad means for entering transaction information for a  
10 particular card transaction;
- internally powered processor means for processing said card information and said transaction information to form IR card transaction signals, and;
- IR transmit means for transmitting said IR card transaction  
15 signals to said remote location.
2. A television remote control unit for transmitting IR (infra-red) signals to an interactive location, said unit comprising:
- an integral magnetic stripe financial transaction card reader  
20 for reading financial transaction card information from a magnetic stripe of a financial transaction card swiped through said reader to form read card information;
- keypad means for entering transaction information for a particular card transaction;
- 25 means for processing said card information and said transaction information to form IR card transaction signals, and;
- IR transmit means for transmitting said IR card transaction signals to said interactive location.

3. The remote control unit as in Claim 2 wherein said card reader includes a sensor for detecting when said card is swiped through said reader so as to turn on the internal power of said unit.

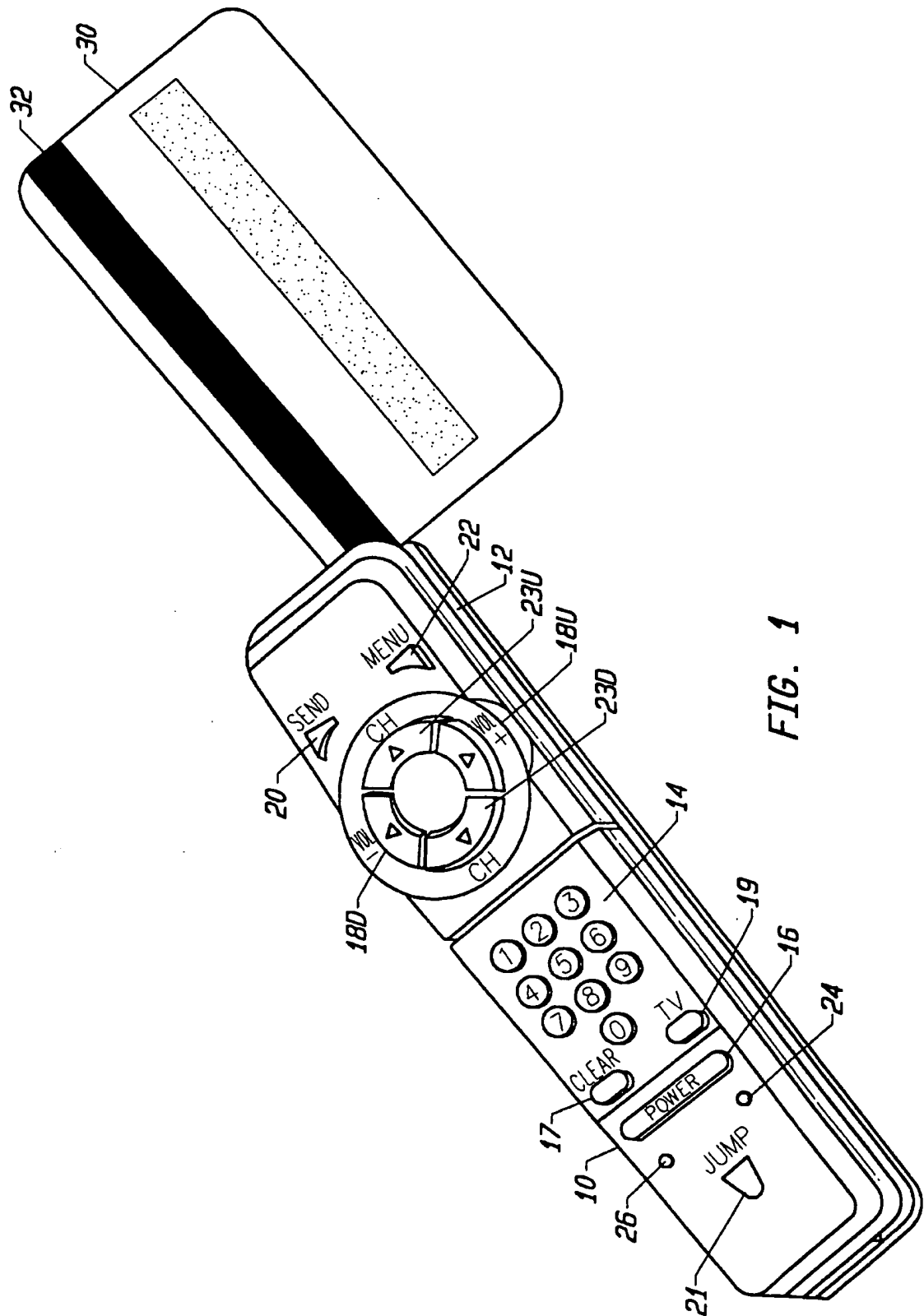


FIG. 1

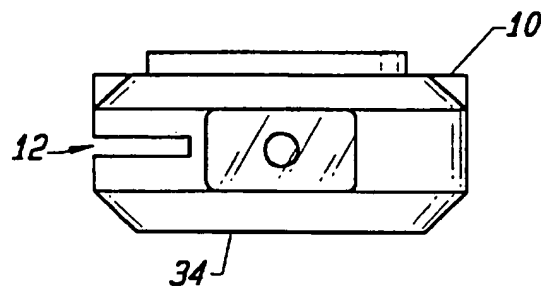


FIG. 2

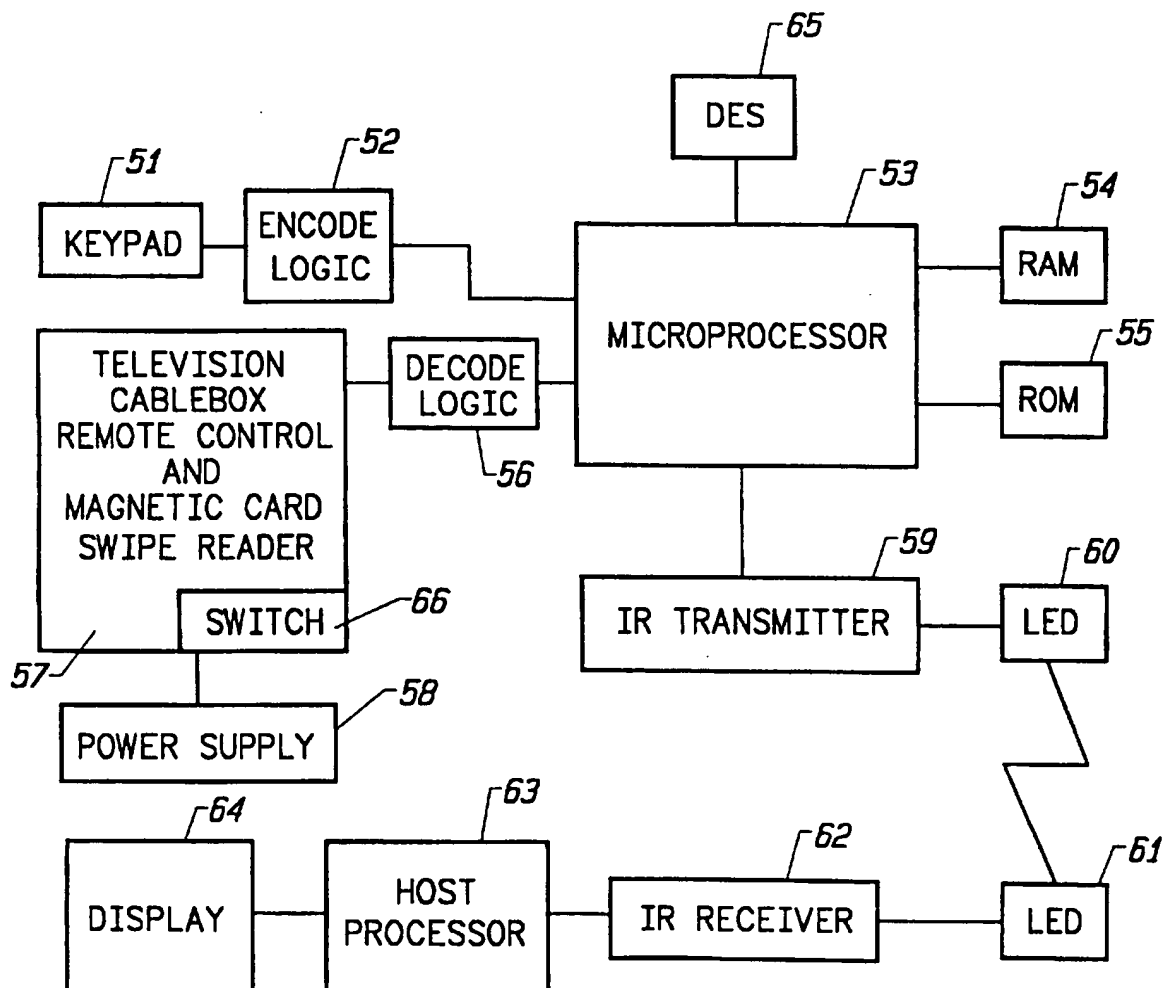
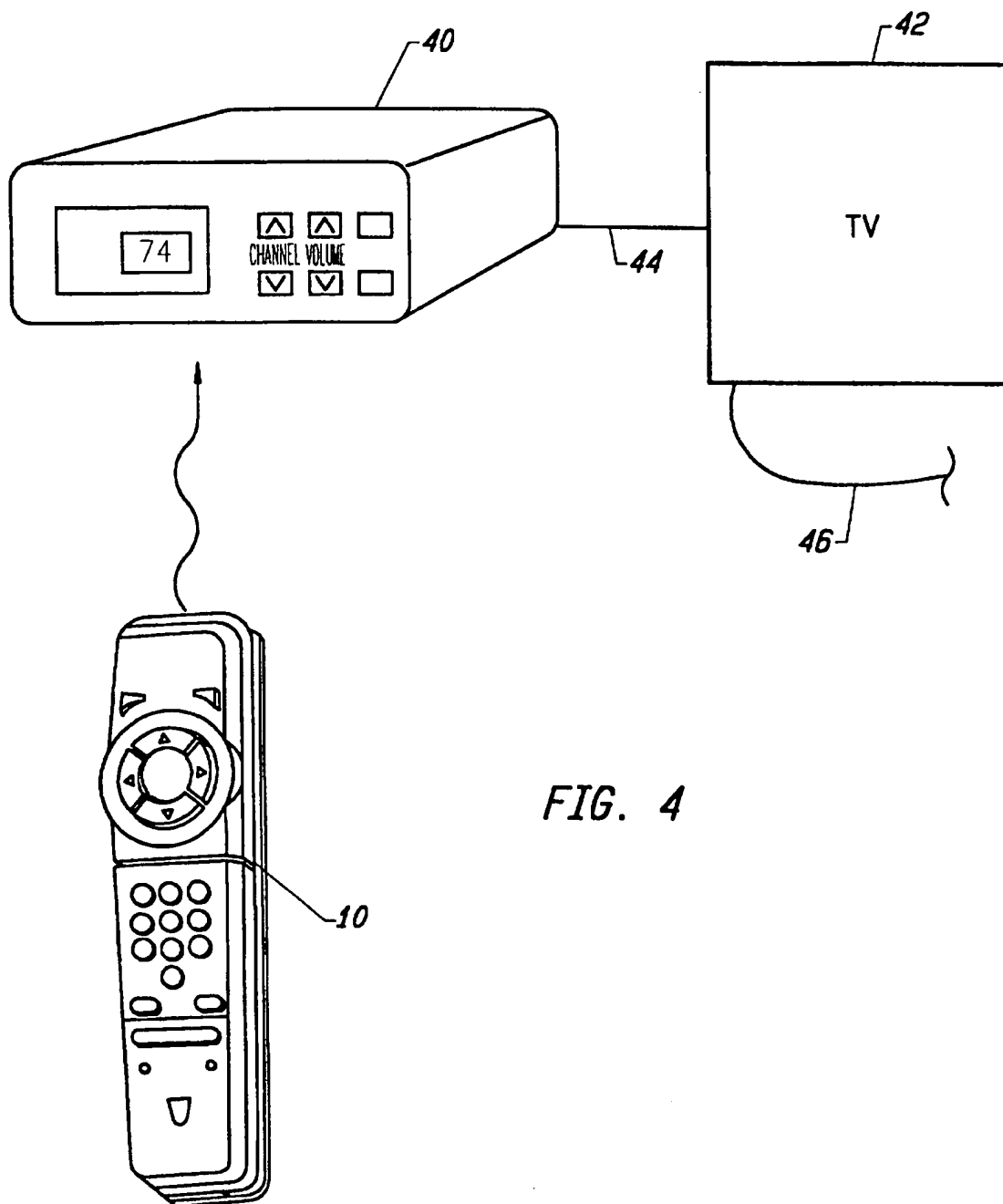


FIG. 3





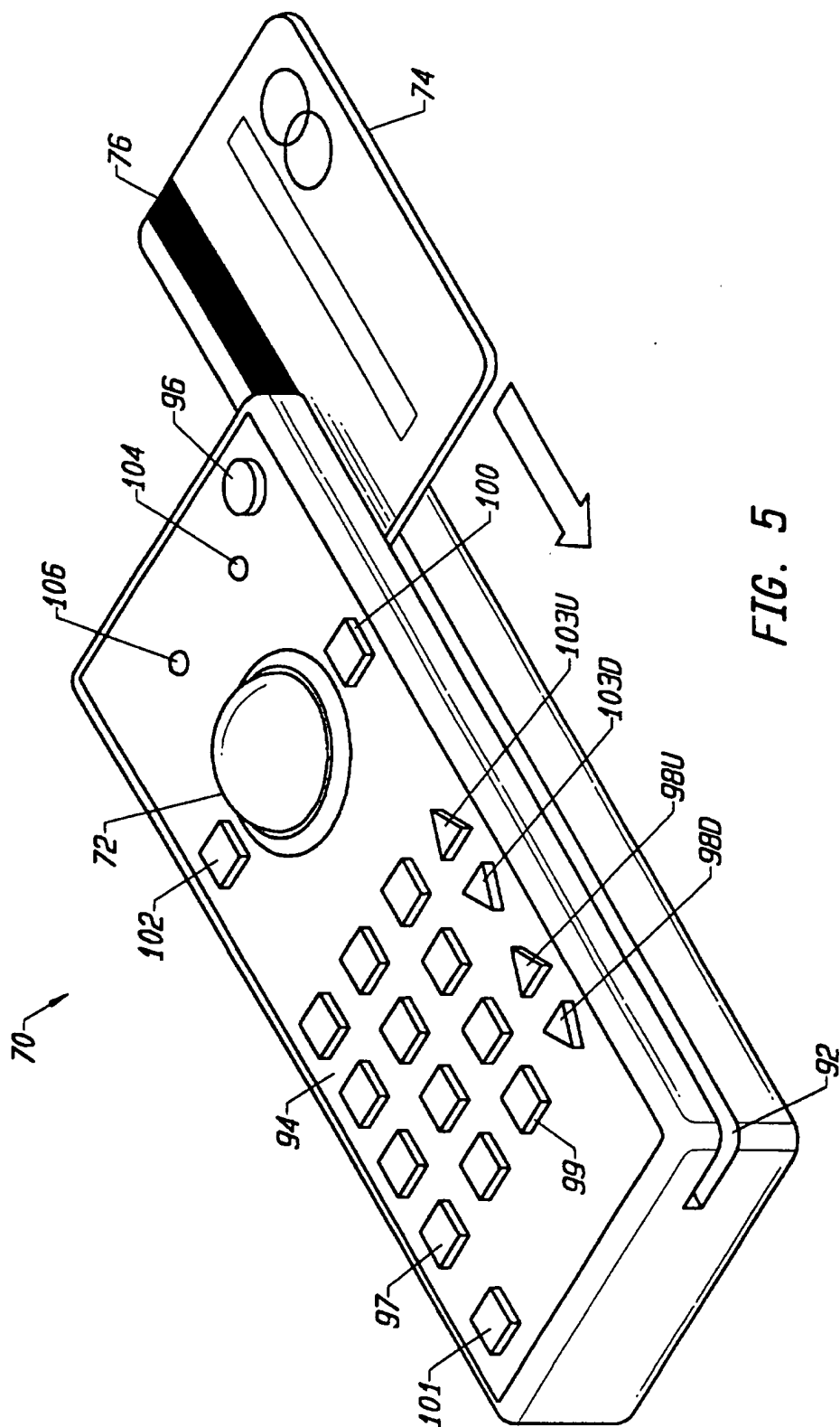


FIG. 5

Start-up Screen Text:

Forte Communications Associates Credit Card Entry  
Demonstration System.

To demonstrate how this system can be used to charge services on your  
American Express®, Visa®, or Master Card®  
please press the MENU key on the TV remote control unit.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

*FIG. 6A*

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Swipe your card through the slot reader on the side of the  
TV remote control unit. The Green light indicated a successful  
read. The Red light indicates, your card could not be read,  
please try again.

Point the TV remote control unit at the TV and press the ENTER  
button to send the information.

*FIG. 6B*

## Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Examine the credit card information displayed below.

If it is correct, press the ENTER button again to confirm the  
information. If it is wrong, press the CLEAR button to enter  
it again.

Credit Card Account Number: 1234567890123456789  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ  
Card Expiration Date: MMY

PIN:  
Amount: \$

*FIG. 6C*

## Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Enter your Personal Identification Number, up to 6 digits  
using the TV remote control unit's number pad.  
Point the TV remote control unit at the TV and press the  
ENTER button to send the information

Credit Card Account Number: 1234567890123456789  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ  
Card Expiration Date: MMYZ  
PIN: Amount: \$

FIG. 6D

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Examine your Personal Identification Number displayed below.

If it is correct, press the ENTER button again, to confirm  
the number. If it is wrong, press the CLEAR button to enter  
it again.

Credit Card Account Number: 1234567890123456789      PIN: 123456  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ      Amount: \$  
Card Expiration Date: MMY

FIG. 6E

Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Enter the amount of the service in whole dollars, using  
the TV remote control unit's number pad.

Point the TV remote control unit at the TV and press  
the ENTER button to send the information.

Credit Card Account Number: 1234567890123456789  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ  
Card Expiration Date: MMY

PIN: 123456  
Amount: \$

FIG. 6F



Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

Examine the dollar amount displayed below.

If it is correct, press the ENTER button again, to confirm  
the amount. If it is wrong, press the CLEAR button to enter  
it again.

Credit Card Account Number: 1234567890123456789  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ  
Card Expiration Date: MMYY

PIN: 123456  
Amount: \$999999

FIG. 6G

## Menu Screen Text:

Welcome to the Forte Communications Associates Credit Card Entry System.

To charge on your American Express®, Visa®, or Master Card®  
please follow the instructions below.

To stop this procedure and return to normal TV operation,  
press the TV button at any time.

The credit transaction is now complete. THANK YOU.

Credit Card Account Number: 1234567890123456789  
Card Holder's Name is ABCDEFGHIJKLMNOPQRSTUVWXYZ  
Card Expiration Date: MMY

PIN: 123456  
Amount: \$99999

FIG. 6H

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US97/01244

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(6) :H04N 7/10, 7/14, 5/44; H04H 1/00, 1/02

US CL :Please See Extra Sheet.

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

U.S. : Please See Extra Sheet.

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X,E	US 5,603,078 A (HENDERSON et al) 11 February 1997, see whole document.	1-3
A,P	US 5,594,493 A (NEMIROFSKY) 14 January 1997, see whole document.	1-3
A	US RE.32,115 A (LOCKWOOD et al) 15 April 1986, see whole document.	1-3
A	US 3,956,615 A (ANDERSON et al) 11 May 1976, see whole document.	1-3

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

* Special categories of cited documents:	T	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
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Date of the actual completion of the international search

18 MARCH 1997

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# INTERNATIONAL SEARCH REPORT

International application No. .

PCT/US97/01244

## A. CLASSIFICATION OF SUBJECT MATTER:

US CL :

348/10, 13, 734; 455/5.1, 6.2

## B. FIELDS SEARCHED

Minimum documentation searched

Classification System: U.S.

348/1, 2, 3, 6, 7, 10, 12, 13, 734; 455/2, 3.1, 4.1, 4.2, 5.1, 6.1, 6.2, 6.3

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